For financial adviser use only

PROTECTED RETIREMENT PLAN... NOW WITH MORE INCOME

From 6 April, pension legislation brought a new choice to your clients – flexible drawdown. At LV=, we're taking advantage of the new flexible drawdown regime to offer qualifying clients:

- income unrestricted by GAD rates
- a nil maturity value option
- a maturity value that can be taken as an income payment

Our Protected Retirement Plan is a fixed term annuity style contract that gives your clients valuable breathing space to delay the decision to buy a lifetime annuity or start ordinary pension drawdown. It gives them the freedom to reassess their needs as they change.

Important Note
To qualify for the flexible drawdown option, clients must meet the Minimum Income Requirement, which is a lifetime pension income of at least £20,000 a year. Your client cannot change the basis of their plan or cash it in at any time during the term.

To find out how you can offer your clients more breathing space with LV= go to **lv.com/weareready**

LV= BETTER BUSINESS

PROTECTION · PENSIONS · ANNUITIES · EQUITY RELEASE · INVESTMENTS

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